



BUSINESS CONTINUITY PLAN

SCF Securities, Inc., has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan. A complete copy of our plan will be maintained at two locations outside of our home office. If you have any questions or would like to receive a copy of our business continuation plan, please call our main office at (800) 955-2517 or (559) 456-6108.

CONTACTING US

If after a significant business disruption you cannot contact us as you usually do at (800) 955-2517 or (559) 456-6108 or via email, you should go to our web site at <http://www.scfsecurities.com> for further instruction on how to proceed with trading, obtaining customer funds, and any other service you may require related to your account. If you maintain an account at an outside mutual fund, you may contact that fund directly, via the Internet or with the telephone number provided on your monthly statement.

OUR BUSINESS CONTINUITY PLAN

We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

Our clearing firm, National Financial, LLC, backs up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our clearing firm that its objective is to restore its own operations and be able to complete existing transactions and accept new transactions and payments within a reasonable period of time. Your orders and requests for funds and securities could be delayed during this period.

VARYING DISRUPTIONS

Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within a reasonable period of time. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area, and recover and resume business within reasonable period of time. In either situation, we plan to continue in business, transfer operations to our clearing firm if necessary, and notify you through our web site <http://www.scfsecurities.com> or contact you by telephone. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

FOR MORE INFORMATION

Our clearing firm, National Financial, LLC, has also documented steps to ensure continuation of their business. Their plan is designed to avoid interruption in trading activity and disbursement of funds in the event they become unavailable due to unpredicted circumstances. You can view National Financial, LLC's business continuity plan at the following web address: http://www.nationalfinancial.com/cle_bus.shtml.